

Official CAFA Notice

To Whom It May Concern:

In fulfillment of the *Notice Requirements* dictated by the Class Action Fairness Act of 2005, 28 U.S.C. §1715, this Class Action Settlement information is provided for your review.

Please refer to the enclosed documents, duplicated on CD (in PDF format), containing the necessary information about the Settlement listed below. Included is a copy of the complaints, counterclaims, judgments, opinions, notice of scheduled hearings, the proposed settlement agreement filed with the Court March 9, 2011, the judicial order granting preliminary approval entered March 11, 2011, judicial order granting preliminary injunction against parallel litigation entered March 11, 2011, and the proposed class notification.

This class contains approximately 1.45 million members across 50 states. A state-by-state breakdown of the class members, their names, and proportionate share of the settlement are not yet available. If feasible, we will provide a supplemental notice containing this information no later than 90 days prior to the scheduled hearing set for July 11, 2011, per 28 U.S.C. 1715(d).

All information contained herein is related to the following Class Action civil litigation:

Midland Funding LLC,)	
)	
Plaintiff/Counter-Defendant,)	
)	
vs.	)	CASE NO.: 3:08-cv-01434
)	
Andrea Brent,	)	HON. DAVID A. KATZ
)	
Defendant/Counterclaimant,	)	<u>And Related Cases:</u>
	)	Case No. 3:11-cv-0096
vs.	)	Case No. 3:10-cv-0091
Midland Credit Management, Inc.,		
Counterclaim Defendant		

For additional information about this Settlement, please refer to the contacts listed below.

Sincerely,

Defense Counsel for
Midland Credit Management, Inc.,
Midland Funding, LLC, and
Encore Capital Group, Inc.:
Mr. Theodore W. Seitz
Dykema
201 Townsend, Suite 900
Lansing, MI 48933

Dated: March 19, 2011

Contact Information:

The Settlement Administrator:
Class Action Administration, Inc.
10875 Dover Street, Suite 300
Westminster, CO 80021

Plaintiffs' Counsel:
Dennis E. Murray, Sr.
Murray & Murray
111 East Shoreline Drive
Sandusky, OH 44870
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Fax: (419) 624-0707
Email: dms@murrayandmurray.com

Defendant's Counsel:
Mr. Theodore W. Seitz
Dykema
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Phone: (517) 374-9100
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April 12, 2011

Lori Swanson, Attorney General
445 Minnesota Street 1400 Bremer
St. Paul, MN 55101-2131

RE: CAFA Notice to Appropriate Official

Dear Attorney General:

This supplemental notice is being provided to you in accordance with the Class Action Fairness Act, 28 U.S.C. § 1715. As directed by counsel for the defendants, we have enclosed a supplemental CAFA notice along with a Distribution of Class Members by State related to the below-referenced class action case.

Case Name:	<i>Midland Funding, LLC v. Andrea Brent v. Midland Credit Management, Inc.</i>
Case Number:	3:08-cv-01434
Jurisdiction:	Northern District of Ohio, Western Division
Date Settlement filed with court:	March 9, 2011

Counsel are available to discuss the details of the case and settlement. Their contact information is included in the documents. If you have questions regarding this notice, please contact us at:

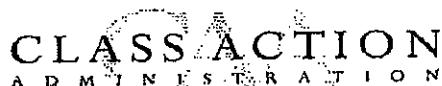
Class Action Administration, Inc.
10875 Dover Street, Suite 300
Westminster, CO 80021
Phone: 720-540-4422

Regards,

Matthew E. Pohl
President
Class Action Administration, Inc.

Enclosures

Confidential



Brent v Midland Credit Management
Distribution of Class Members by State

State Code	State Name	Class Members	Percentage
AE	ARMED FORCES PO	125	0.01%
AK	ALASKA	873	0.06%
AL	ALABAMA	26,917	1.87%
AP	ARMED FORCES PO	45	0.00%
AR	ARKANSAS	20,547	1.42%
AZ	ARIZONA	47,375	3.28%
CA	CALIFORNIA	81,312	4.25%
CO	COLORADO	37,257	2.58%
CT	CONNECTICUT	26,890	1.88%
DC	DISTRICT OF COLUMBIA	2,875	0.20%
DE	DELAWARE	568	0.04%
FL	FLORIDA	59,219	4.10%
GA	GEORGIA	35,024	2.43%
GU	GUAM	15	0.00%
HI	HAWAII	3,860	0.27%
IA	IOWA	25,275	1.75%
ID	IDAHO	3,451	0.24%
IL	ILLINOIS	72,909	5.05%
IN	INDIANA	32,016	2.22%
KS	KANSAS	12,341	0.86%
KY	KENTUCKY	34,484	2.39%
LA	LOUISIANA	16,017	1.11%
MA	MASSACHUSETTS	9,485	0.66%
MD	MARYLAND	22,351	1.55%
ME	MAINE	8,275	0.57%
MI	MICHIGAN	106,859	7.41%
MN	MINNESOTA	8,978	0.62%
MO	MISSOURI	52,722	3.65%
MS	MISSISSIPPI	18,935	1.31%
MT	MONTANA	1,325	0.09%
NC	NORTH CAROLINA	17,280	1.20%
ND	NORTH DAKOTA	2,900	0.20%
NE	NEBRASKA	4,538	0.31%
NH	NEW HAMPSHIRE	1,053	0.07%
NJ	NEW JERSEY	105,358	7.30%
NM	NEW MEXICO	11,634	0.81%
NV	NEVADA	6,204	0.43%
NY	NEW YORK	253,247	17.55%
OH	OHIO	84,556	5.86%
OK	OKLAHOMA	14,282	0.99%
OR	OREGON	1,333	0.09%
PA	PENNSYLVANIA	8,493	0.59%
PR	PUERTO RICO	497	0.03%
RI	RHODE ISLAND	5,516	0.38%
SC	SOUTH CAROLINA	8,901	0.62%
SD	SOUTH DAKOTA	398	0.03%
TN	TENNESSEE	42,723	2.96%
TX	TEXAS	51,148	3.55%
UT	UTAH	5,008	0.35%
VA	VIRGINIA	46,567	3.37%
VI	VIRGIN ISLANDS	38	0.00%
VT	VERMONT	2,159	0.15%
WA	WASHINGTON	12,645	0.88%
WI	WISCONSIN	2,255	0.16%
WV	WEST VIRGINIA	1,979	0.14%
WY	WYOMING	1,768	0.12%
		1,442,803	100.0%

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF OHIO
WESTERN DIVISION

Midland Funding LLC,)	
)	
Plaintiff/Counter-Defendant,	)	CASE NO.: 3:08-cv-01434
)	
vs.	)	HON. DAVID A. KATZ
)	
Andrea Brent,	)	<u>And Related Cases:</u>
	)	Case No. 3:11-cv-0096
Defendant/Counterclaimant,	)	Case No. 3:10-cv-0091
)	
vs.)	
)	
Midland Credit Management, Inc.,)	
)	
Counterclaim Defendant.)	
)	

Supplemental CAFA Notice

To Whom It May Concern:

In further fulfillment of the notice requirements dictated by the Class Action Fairness Act of 2005 ("CAFA"), 28 U.S.C. §1715, this supplemental notice contains additional information related to the Class Action Settlement in above-captioned matter. This is provided for your review.

As noted in the previously sent CAFA Notice, this class contains approximately 1.45 million members across 50 states. A state-by-state breakdown of the class members has now been determined by the class action administrator appointed by the Court and is attached. It will not be possible to estimate the proportionate share of the proposed settlement fund that will be paid to class members in each state until after the June 1, 2011 claim deadline established by the Court in its Preliminary Approval Order, which was also provided in the previously sent CAFA Notice, along with the other Class Action Settlement Documents.

In addition to monetary recovery as determined by participation in the settlement fund, the Class Action Settlement includes stipulated injunctive relief benefitting all members of the class, including a compliance program relating to the practices at issue in the lawsuit, which will be overseen by a former Federal Judge.

For additional information about this Class Action Settlement, please refer to the contacts listed below.

Sincerely,


Defense Counsel for
Midland Credit Management, Inc.,
Midland Funding, LLC, and
Encore Capital Group, Inc.:
Mr. Theodore W. Seitz
Dykema
201 Townsend, Suite 900
Lansing, MI 48933

Dated: April 12, 2011

Contact Information:

The Settlement Administrator:
Class Action Administration, Inc.
10875 Dover Street, Suite 300
Westminster, CO 80021

Plaintiffs' Counsel:
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